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P.002/004



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Entered on Docket
February 08, 2010

Hon. Linda B. Riegle
United States Bankruptcy Judge

WILDE & ASSOCIATES

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America's Servicing Company

08-71373 / 1127074672

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

Ronald Williams and Adrienne Williams

BK-S-08-11871-lbr

MS Motion No.

Date: December 30, 2009

Time: 10:00 a.m.

Chapter 13

Debtors.

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

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1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-
 2 petition arrearages currently due as follows:

3 3 Monthly Payments at \$1,711.10	\$5,133.30
(October 1, 2009-December 1, 2009)	
4 3 Late charges at \$75.98	\$ 227.94
(October 16, 2009 - December 16, 2009)	
5 Motion Filing Fee	\$ 150.00
6 Attorneys Fees	\$ 750.00
Less suspense	-(\$1,474.99)
7 Total Arrearages	\$4,786.25

8 The above arrearage shall be paid in five (5) monthly installments of \$797.71. These payments
 9 shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month
 10 commencing with the January 20, 2010 with the final payment in the amount of \$797.70 shall be due on or
 11 before June 20, 2010.

12 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give
 13 Debtors at least five business days' notice of the time, place and date of sale.

14 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and
 15 maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning
 16 with the January 1, 2010 payment, on Secured Creditor's Trust obligation, encumbering the subject
 17 Property, generally described as 3757 Tiffin Ct., Las Vegas, NV 89129, and legally described as follows:

18 Parcel One:

19 Lot 160 in Block 5 of Cimarron Village - Unit 3, as shown by map thereof on file in Book
 68 of Plats, Page 39 in the Office of the County Recorder of Clark County, Nevada.

20 Parcel Two:

21 A non-exclusive easement appurtenant to Parcel One (1) of Ingress and Egress and of
 22 enjoyment in, to and over Association Property and Common Elements as set forth in the Declaration of
 Covenants, Conditions and Restrictions and Grant of Easements for
 23 Cimarron Gowan Maintenance Area, Cimarron Meadows, Cimarron Village and
 Copperhead recorded June 27, 1994 as Instrument/File No. 01014 in Book 940627 and
 24 re-recorded August 16, 1994 as Instrument/File No. 00028 in Book 940816 as the same
 may from time to time be amended and/or supplemented, all in the Office of the County
 Recorder, Clark County, Nevada.

25 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any
 26 payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's

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Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof.

Submitted by:

WILDE & ASSOCIATES

/S/GREGORY L. WILDE

By

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APPROVED AS TO FORM & CONTENT:

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By

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